

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

Case No.: 16-22832-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Orville Malcolm  
1978 Hillside Avenue  
Union, NJ 07083

Marcia Malcolm  
1978 Hillside Avenue  
Union, NJ 07083

Social Security No.:  
xxx-xx-0316                                   xxx-xx-9630

Employer's Tax I.D. No.:

## **NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Rosemary Gambardella  
on:

Date: 11/17/21  
Time: 10:00 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

## APPLICANT(S)

Melinda D. Middlebrooks, Debtor's Attorney

## **COMMISSION OR FEES**

\$2,415.00

## EXPENSES

\$8.25

If this is a chapter 13 case, the fees and expenses awarded:

will not reduce the amount to be paid to general unsecured creditors under the plan.

will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: October 19, 2021

JAN:

Jeanne Naughton  
Clerk

In re:  
Orville Malcolm  
Marcia Malcolm  
Debtors

Case No. 16-22832-RG  
Chapter 13

District/off: 0312-2

User: admin

Page 1 of 5

Date Rcvd: Oct 19, 2021

Form ID: 137

Total Noticed: 75

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:**

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | + Orville Malcolm, Marcia Malcolm, 1978 Hillside Avenue, Union, NJ 07083-4408   |
| aty       | Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318  |
| cr        | + PROBER & RAPHAEL,, 20750 Ventura Boulevard, Suite 100, Woodland Hills,, CA 91364-6207   |
| cr        | + THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814                                      |
| cr        | + The Bank of New York Mellon, F/K/A The Bank of New, 21 Roszel Road, Princeton, NJ 08540-6669  |
| 516269545 | American Education Services, Payment Center, Harrisburg, PA 17130-0001  |
| 516269549 | Chase Bank USA, Bank One Card, Elgin, IL 60124  |
| 516269555 | + Consumer Portfolio Service, Attn: Bankruptcy, 19500 Jamboree Road, Irvine, CA 92612-2437  |
| 516269557 | + DPL Assc Ltd, PO Box 188, Congers, NY 10920-0188  |
| 516444981 | ECMC, Po Box 16408, Saint Paul MN 55116-0408  |
| 516269558 | ECMC, PO Box 64909, Saint Paul, MN 55164-0909   |
| 516269559 | + EFS Finance, 1200 North 7th Street, Harrisburg, PA 17102-1419   |
| 516269561 | + First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868  |
| 516269563 | Green Tree Servicing LLC (now Ditech Financial LLC, PO box 94710, Palatine IL 60094-4710  |
| 516269564 | + HSBC Bank, PO Box 2013, Buffalo, NY 14240-2013  |
| 516269565 | + HSBC/RS, PO Box 30253, Salt Lake City, UT 84130-0253  |
| 516269566 | + Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247  |
| 516269567 | + Industiral Accep Corp, 138 Orange Street, New Haven, CT 06510-3121  |
| 516269569 | + Investors Savings Bank, 101 JFK Parkway, Short Hills, NJ 07078-2793   |
| 516269570 | + LCT Medical, 1182 Stuyvesant Avenue, Floor 1, Irvington, NJ 07111-1057  |
| 516269574 | + Metabank Fingerhut, 600 Main Avenue, PO BOX 98, Brookings, SD 57006-0098  |
| 516269577 | ++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, Attn: Bankruptcy Department, 350 Highland Drive, Lewisville, TX 75067 |
| 516269583 | + PVN/C, PO Box 15298, Wilmington, DE 19850-5298  |
| 516269581 | Phillips & Cohen Associates, Ltd., Mail Stop: 146, 1002 Justison Street, Wilmington, DE 19801-5148  |
| 516269582 | + Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318   |
| 516269585 | + Saxon Mortgage Service, 4700 Mercantile Drive North, Fort Worth, TX 76137-3605  |
| 516269587 | + State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951  |
| 516269589 | ++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054         |
| 516269588 | + Target Credit Card, Attn: Financial & Retail Services, Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475   |
| 516497487 | The Bank of New York Mellon, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154   |
| 516269590 | + Toyota Motor Credit Company, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026  |
| 516269596 | + WF Finanacial Bank, Attn: Bankruptcy Department, PO Box 10438, Des Moines, IA 50306-0438  |
| 516269597 | + WF Financial, Attn: Bankruptcy Department, PO Box 29704, Phoenix, AZ 85038-9704   |
| 516269595 | + Wells Fargo, 800 Walnut Street, Des Moines, IA 50309-3891   |
| 516269598 | + XLS/Cit Bank, One CIT Drive, Livingston NJ 07039-5703   |

TOTAL: 35

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address          | Date/Time            | Recipient Name and Address                     |
|----------|-------------------------------------|----------------------|--|
| smg      | Email/Text: usanj.njbankr@usdoj.gov | Oct 19 2021 20:16:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino |

District/off: 0312-2

User: admin

Page 2 of 5

Date Rcvd: Oct 19, 2021

Form ID: 137

Total Noticed: 75

|           |   |                      |  |
|-----------|---|----------------------|--|
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov         | Oct 19 2021 20:16:00 | Federal Bldg., Newark, NJ 07102-2534   |
| cr        | + Email/PDF: acg.acg.ebn@americaninfosource.com     | Oct 19 2021 20:35:31 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| lm        | + Email/PDF: gecredi@recoverycorp.com               | Oct 19 2021 20:35:23 | Ascension Capital Group, HSBC Auto Finance, PO Box 201347, Arlington, TX 76006-1347  |
| 516269552 | Email/PDF: Citi.BNC.Correspondence@citi.com         | Oct 19 2021 20:35:33 | Green Tree Servicing, LLC, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101-1314  |
| 516269553 | Email/PDF: Citi.BNC.Correspondence@citi.com         | Oct 19 2021 20:35:33 | Citibank Sd., Attn: Bankruptcy Department, PO Box 20363, Kansas City, MO 64195   |
| 516269554 | Email/PDF: Citi.BNC.Correspondence@citi.com         | Oct 19 2021 20:35:25 | Citibank USA, Citicorp Credit Service, Attn: Bankruptcy Department, PO Box 20507, Kansas City, MO 64195                              |
| 516297208 | Email/Text: bankruptcy@consumerportfolio.com        | Oct 19 2021 20:16:00 | Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202   |
| 516269546 | + Email/PDF: AIS.COAF.EBN@Americaninfosource.com    | Oct 19 2021 20:35:24 | CONSUMER PORTFOLIO SERVICES , INC., PO BOX 57071, IRVINE, CA 92619 - 7071  |
| 516294268 | + Email/PDF: acg.acg.ebn@americaninfosource.com     | Oct 19 2021 20:35:38 | Capital One Auto Finance, 3905 N. Dallas Parkway, Plano, TX 75093-7892   |
| 516269547 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com  | Oct 19 2021 20:35:23 | Capital One Auto Finance, Attn: Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901                |
| 516487606 | + Email/Text: bnc@bass-associates.com               | Oct 19 2021 20:16:00 | Capital One Bank, Attn: Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285   |
| 516334021 | + Email/Text: bncmail@w-legal.com                   | Oct 19 2021 20:16:00 | Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083                            |
| 516269548 | + Email/Text: bk.notifications@jmpchase.com         | Oct 19 2021 20:16:00 | Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                                       |
| 516269550 | + Email/PDF: ais.chase.ebn@americaninfosource.com   | Oct 19 2021 20:35:38 | Chase Auto, Attn: National Bankruptcy Department, PO Box 29505, Phoenix, AZ 85038-9505   |
| 516269556 | + Email/PDF: creditonebknotifications@resurgent.com | Oct 19 2021 20:35:40 | Chase Manhatten Mortgage, Attn: Bankruptcy Department, 3415 Vision Drive, Columbus, OH 43219-6009                                    |
| 516444981 | Email/Text: ECMCBKNotices@ecmc.org                  | Oct 19 2021 20:16:00 | Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  |
| 516269558 | Email/Text: ECMCBKNotices@ecmc.org                  | Oct 19 2021 20:16:00 | ECMC, Po Box 16408, Saint Paul MN 55116-0408   |
| 516269560 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM        | Oct 19 2021 20:16:00 | ECMC, PO Box 64909, Saint Paul, MN 55164-0909  |
| 516269562 | + Email/PDF: gecredi@recoverycorp.com               | Oct 19 2021 20:35:23 | Fashion Bug, PO Box 182273, Columbus, OH 43218-2273  |
| 516269568 | Email/Text: sbse.cio.bnc.mail@irs.gov               | Oct 19 2021 20:16:00 | GEMB, Walmart, Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  |
| 516472699 | Email/Text: JCAP_BNC_Notices@jcap.com               | Oct 19 2021 20:16:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346   |
| 516269551 | Email/PDF: ais.chase.ebn@americaninfosource.com     | Oct 19 2021 20:35:38 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  |
| 516269571 | + Email/PDF: MerrickBKNotifications@Resurgent.com   | Oct 19 2021 20:35:40 | Chase Mht Bank, Attn: Bankruptcy Department, PO Box 15298, Wilmington, DE 19850  |
|           |   |                      | Merrick Bank, Attn: Bankruptcy, PO Box 9201,   |

District/off: 0312-2

User: admin

Page 3 of 5

Date Rcvd: Oct 19, 2021

Form ID: 137

Total Noticed: 75

|           |  |                      |  |
|-----------|--|----------------------|--|
| 516269572 | + Email/PDF: MerrickBKNotifications@Resurgent.com                      | Oct 19 2021 20:35:39 | Old Bethpage, NY 11804-9001  |
| 516269573 | + Email/Text: bnc-bluestem@quantum3group.com                           | Oct 19 2021 20:16:00 | Merrick Bank, Attn: Bankruptcy Department, PO Box 9201, Old Bethpage, NY 11804-9001  |
| 516269575 | + Email/Text: bankruptcydpt@mcmcg.com                                  | Oct 19 2021 20:16:00 | Metabank, Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820   |
| 516269579 | + Email/PDF: pa_dc_claims@navient.com                                  | Oct 19 2021 20:35:24 | Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  |
| 516269578 | Email/PDF: pa_dc_claims@navient.com                                    | Oct 19 2021 20:35:24 | Navient, Attn: Claims Department, PO Box 9500, Wilkes Barre, PA 18773-9500   |
| 516269580 | + Email/PDF: gecsed@recoverycorp.com                                   | Oct 19 2021 20:35:31 | Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  |
| 516487688 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com                   | Oct 19 2021 20:35:39 | PC Richards & Sons, Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104   |
| 516432325 | + Email/Text: JCAP_BNC_Notices@jcap.com                                | Oct 19 2021 20:16:00 | Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541   |
| 516430768 | Email/Text: bnc-quantum@quantum3group.com                              | Oct 19 2021 20:16:00 | Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999   |
| 516285802 | Email/Text: bnc-quantum@quantum3group.com                              | Oct 19 2021 20:16:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 516269584 | + Email/Text: bankruptcy@savit.com                                     | Oct 19 2021 20:16:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 516269586 | + Email/PDF: Citi.BNC.Correspondence@citi.com                          | Oct 19 2021 20:35:40 | Sa-Vit Enterprises, 46 W Ferris Street, East Brunswick, NJ 08816-2159  |
| 517268386 | + Email/Text: BKBCNMAIL@carringtonms.com                               | Oct 19 2021 20:16:00 | Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  |
| 517268387 | + Email/Text: BKBCNMAIL@carringtonms.com                               | Oct 19 2021 20:16:00 | THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948  |
| 516269591 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Oct 19 2021 20:16:00 | THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC 92806-5948 |
| 516269592 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Oct 19 2021 20:16:00 | Verizon, 500 Technology Drive, Suite 30, Saint Charles, MO 63304-2225  |
| 516269593 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM                           | Oct 19 2021 20:16:00 | Verizon Wireless, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225  |
| 516269594 | + Email/Text: collect@williamsalexander.com                            | Oct 19 2021 20:16:00 | Victoria's Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  |
|           |  |                      | Waassociates, PO Box 2148, Wayne, NJ 07474-2148  |

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 516269576 | *+            | Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2021 at the address(es) listed below:**

| Name                      | Email Address  |
|---------------------------|--|
| Angela Catherine Pattison | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3<br>apattison@hillwallack.com, hwbknj@hillwallack.com   |
| Angela Nascondiglio Stein | on behalf of Debtor Orville Malcolm nascondiglio@middlebrooksshapiro.com   |
| Angela Nascondiglio Stein | on behalf of Joint Debtor Marcia Malcolm nascondiglio@middlebrooksshapiro.com  |
| Brian C. Nicholas         | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3<br>bnicholas@kmlawgroup.com, blkgroup@kmlawgroup.com   |
| Celine P. Derkrikorian    | on behalf of Creditor Ditech Financial LLC njecfmail@mwc-law.com   |
| Elizabeth K. Holdren      | on behalf of Creditor The Bank of New York Mellon F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2007-BC3, through Carrington Mortgage Services, LLC, eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com |
| Elizabeth K. Holdren      | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3<br>eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com                      |
| Elizabeth K. Holdren      | on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3<br>eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com  |
| Jessica M. Minneci        | on behalf of Joint Debtor Marcia Malcolm jminneci@middlebrooksshapiro.com  |
| Jessica M. Minneci        | on behalf of Debtor Orville Malcolm jminneci@middlebrooksshapiro.com   |
| Marie-Ann Greenberg       | magecf@magtrustee.com  |
| Melinda D. Middlebrooks   | on behalf of Joint Debtor Marcia Malcolm middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com  |
| Melinda D. Middlebrooks   | on behalf of Debtor Orville Malcolm middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com   |
| Scott D. Sherman          | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3 ssherman@minionsherman.com   |

District/off: 0312-2

User: admin

Page 5 of 5

Date Rcvd: Oct 19, 2021

Form ID: 137

Total Noticed: 75

TOTAL: 14